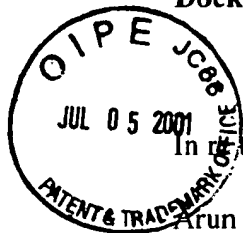


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Docket No. CITI0210-US 1

PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Arun AHUJA, et al.

Group Art Unit: 2161

Application No: 09/759,259

Examiner: Not Yet Assigned

Filed: January 16, 2001

For: **A METHOD AND SYSTEM FOR ACCESSING FINANCIAL
INFORMATION USING WIRELESS DEVICES**

INFORMATION DISCLOSURE STATEMENT

RECEIVED

Assistant Commissioner of Patents
Washington, D.C. 20231

JUL 10 2001

Technology Center 2100

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98, and MPEP § 609, Applicant(s) hereby bring the references noted on the attached Form PTO-1449 to the attention of the Patent Examiner. Copies of the references are attached.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine the materiality, if any, of the noted references to the claimed invention. See 37 C.F.R. § 1.104(a)(1998)(conferring upon the PTO the duty to consider and use any such information). It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

If the Patent Examiner has any questions or wishes to discuss this application, the Patent Examiner is kindly requested to telephone the undersigned.

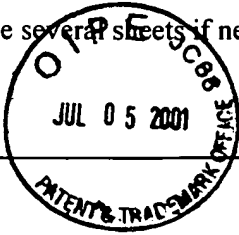
No fees are believed to be necessary, however, the Office is hereby authorized to charge Deposit Account No. 501458 for any deficiencies. A copy of this correspondence is attached solely for this purpose.

Respectfully submitted

George T. Marcou
Registration No. 33,014

Date: 7/5/01
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INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)	Atty. Docket No. CITI0210-US	Serial No. 09/759,259
	Applicant(s): Arun AHUJA, et al	
	Filing Date January 16, 2001	Group 2161

**U.S. PATENT DOCUMENTS**

Examiner * Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
	5,796,832	8/18/98	Kawan	380	24	
	5,748,737	5/5/98	Daggar	380	24	
	5,744,787	4/28/98	Teicher	235	380	
	5,640,002	6/17/97	Ruppert et al	235	472	
	5,221,838	6/22/93	Gutman et al	235	379	

FOREIGN PATENT DOCUMENTS

	Document Number	Date	Country	Class	Subclass	Translation	
						Yes	No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Page, Etc.)

		International Search Report dated April 12, 2001
EXAMINER	DATE CONSIDERED	
*Examiner: Initial if referenced considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.		

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